

Information to identify the case:		
Debtor 1:	Terry Lee Froney	Social Security number or ITIN: xxx-xx-1351
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court: Eastern District of Virginia		Date case filed for chapter: 7 9/14/22
Case number: 22-32525-KLP		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Terry Lee Froney	
2. All other names used in the last 8 years		
3. Address	210 Hale Dr. Ruther Glen, VA 22546	
4. Debtor's attorney Name and address	James E. Kane Kane & Papa, PC 1313 East Cary Street P.O. Box 508 Richmond, VA 23218-0508	Contact phone 804-225-9500 Email: jkane@kaneandpapa.com
5. Bankruptcy trustee Name and address	Jennifer J. West 341 Dial 866-628-8242 Code: 5053845 Spotts Fain PC 411 E. Franklin Street, Suite 600 Richmond, VA 23219	Contact phone (804) 697-2094 Email: jjw_trustee@spottsfain.com

For more information, see page 2 >

Debtor **Terry Lee Froney**

Case number **22-32525-KLP**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: September 15, 2022
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 18, 2022 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: December 19, 2022 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **Terry Lee Froney**

Case number **22-32525-KLP**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcyntices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

In re:

Terry Lee Fronev

Social Security/Taxpayer ID Nos.:
xxx-xx-1351

Case Number: 22-32525-KLP
Chapter 7

Judge: Keith L. Phillips

Debtor(s)

NOTICE OF REMOTE HEARING

ALL HEARINGS IN THIS CASE BEFORE THE BANKRUPTCY COURT WILL BE HELD REMOTELY UNTIL FURTHER NOTICE.

REMOTE HEARING INFORMATION: Due to the COVID-19 public health emergency, no in-person hearings are being held. Hearings will take place remotely through Zoom on the date and time originally scheduled. To appear at a hearing, you must send, by email, a completed request form (the "Zoom Request Form"), which is available on the Court's internet website at www.vaeb.uscourts.gov, on the page titled, "Temporary Emergency Provisions Regarding ZoomGov Remote Proceeding Access Information." Email your completed Zoom Request Form to the email address listed for the Judge assigned to the case. The Judge's name is at the top of this notice. Following receipt of your Zoom Request Form, Court staff will respond to the email address from which the request was submitted with additional information on how to participate through Zoom.

PLEASE NOTE: You MUST submit the Zoom Request Form no later than two (2) business days prior to the hearing or proceeding. Any documentary evidence the parties wish to present at the hearing(s) must be filed with the Court in advance of the hearing(s).

The email address shall be used only to submit Zoom Requests. No other matters or requests will be considered by Court staff, and under no circumstances will any such matters or requests be brought to the Judge's attention. Failure to comply with these instructions may result in appropriate action, including but not limited to the imposition of sanctions.

Dated: September 15, 2022

Notice of Remote Hearing

FOR THE COURT:

William C. Redden
Clerk of the Bankruptcy Court

In re:
Terry Lee Froney
Debtor

Case No. 22-32525-KLP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Sep 15, 2022

User:
Form ID: 309A

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2022:

Recip ID	Recipient Name and Address
db	+ Terry Lee Froney, 210 Hale Dr., Ruther Glen, VA 22546-5329
15966430	+ American Medical Response, PO Box 8301, Coral Springs, FL 33075-8301
15966431	+ Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746-4547
15966436	+ Dynamic Mobile Imaging, 6015 Staples Mill Rd, Henrico, VA 23228-4923
15966437	+ Encompass Health Rehab Hospita, 300 Park Hill Dr, Fredericksburg, VA 22401-3387
15966440	+ Life Care Medical Transport, 1170 International Parkway, Fredericksburg, VA 22406-1126
15966441	+ Mediacredit, PO Box 505600, Saint Louis, MO 63150-5600
15966444	+ Spotsylvania Multi Specialty, PO Box 668, Brentwood, TN 37024-0668

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jkane@kaneandpapa.com	Sep 16 2022 00:17:00	James E. Kane, Kane & Papa, PC, 1313 East Cary Street, P.O. Box 508, Richmond, VA 23218-0508
tr	+ EDI: FJJWEST	Sep 16 2022 04:08:00	Jennifer J. West, 341 Dial 866-628-8242 Code: 5053845, Spotts Fain PC, 411 E. Franklin Street, Suite 600, Richmond, VA 23219-2200
15966429	Email/Text: Bankruptcy@absoluteresolutions.com	Sep 16 2022 00:17:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437-0000
15966432	^ MEBN	Sep 16 2022 00:11:22	Asset Recovery Solutions, LLC, 2200 E. Devon Avenue, Ste 200, Des Plaines, IL 60018-4501
15966433	+ EDI: CAPITALONE.COM	Sep 16 2022 04:08:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15966434	+ Email/Text: bankruptcy@cavps.com	Sep 16 2022 00:17:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15966435	+ Email/PDF: HCABKNotifications@resurgent.com	Sep 16 2022 00:20:22	Chippenham & JW Hospitals, PO Box 740760, Cincinnati, OH 45274-0760
15966438	Email/Text: specialhandling@glasserlaw.com	Sep 16 2022 00:17:00	Glasser & Glasser, 580 E. Main St., Suite 600, Norfolk, VA 23510-0000
15966439	+ Email/Text: processing@keybridged.com	Sep 16 2022 00:18:00	KeyBridge, PO Box 1568, Lima, OH 45802-1568
15966442	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 16 2022 00:20:05	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15966443	+ Email/Text: bankruptcynotification@montereyfinancial.com	Sep 16 2022 00:17:00	Monterey Financial Service, Attn: Bankruptcy, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
15966445	+ EDI: RMSC.COM	Sep 16 2022 04:08:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064

District/off: 0422-7

User:

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Date Rcvd: Sep 15, 2022

Form ID: 309A

Total Noticed: 21

15966446 + Email/Text: Bankruptcy_dept@virginiahousing.com

Sep 16 2022 00:17:00

Virginia Housing, Attn: Bankruptcy, 601 South
Belvidere Street, Richmond, VA 23220-6504

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2022 at the address(es) listed below:

Name	Email Address
James E. Kane	on behalf of Debtor Terry Lee Froney jkane@kaneandpapa.com info@kaneandpapa.com,jason.kane@kaneandpapa.com,jkrumbein@kaneandpapa.com,sfalkowski@kaneandpapa.com,carolyncro ne@icloud.com,cdonnell@kaneandpapa.com
Jennifer J. West	jjw_trustee@spottsfain.com jjwest@ecf.axosfs.com;jjw@trustesolutions.net
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 3